

Exhibit 65

The George Washington University
School of Business and Public Management

certifies that

Omar A. Al-Bayoumi

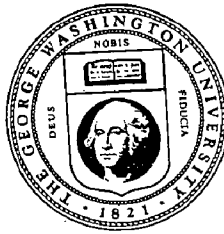
has successfully completed

Quality for Project Managers

June 28, 1999 through June 30, 1999

Washington, DC

and is awarded 1.8 continuing education units



Washington, D.C.

Susan M. Phillips

Susan M. Phillips
Dean, School of Business and Public Management

The George Washington University
School of Business and Public Management

certifies that

Omar Ahmed Al-Bayoumi

has successfully completed

Negotiation Strategies and Techniques

February 28, 2000 through March 3, 2000

San Diego, CA

and is awarded 2.8 continuing education units



Washington, D.C.

Susan M. Phillips

Susan M. Phillips
Dean, School of Business and Public Management

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regarding confidential information in 03 MDL 1570,
United States District Court for the Southern District of New York.

KSA0000000735

The George Washington University
School of Business and Public Management

certifies that

Omar A. Al-Bayoumi

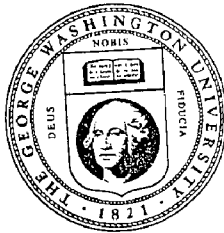
has successfully completed

Project Leadership, Management, and Communications

June 21, 1999 through June 25, 1999

Washington, DC

and is awarded 2.8 continuing education units



Washington, D.C.

Susan M. Phillips

Susan M. Phillips
School of Business and Public Management

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United States District Court for the Southern District of New York.

KSA0000000736

The George Washington University
School of Business and Public Management

certifies that

Omar A. Al-Bayoumi

has successfully completed

Risk Management

May 10, 1999 through May 14, 1999

San Diego, CA

and is awarded 2.8 continuing education units



Washington, D.C.

Susan M. Phillips

Susan M. Phillips
Dean, School of Business and Public Management

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